

Board of Governors of the Federal Reserve System

Consolidated Financial Statements for
Bank Holding Companies ^{3/4} FR Y-9C

Report at the close of business as of the last calendar day of the quarter

This Report is required by law: Section 5(c) of the Bank Holding Company Act (12 U.S.C. 1844) and Section 225.5(b) of Regulation Y [12 CFR 225.5(b)].

This report form is to be filed by bank holding companies with total consolidated assets of \$500 million or more. In addition, bank holding companies meeting certain criteria must file this report (FR Y-9C) regardless of size. See page 1 of the general instructions for further information.

However, when such bank holding companies own or control, or are owned or controlled by, other bank holding companies, only the top-tier holding company must file this report for the consolidated holding company organization. The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

NOTE: Each bank holding company's board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the Consolidated Financial Statements for Bank Holding Companies. The Consolidated Financial Statements for Bank Holding Companies are to be prepared in accordance with instructions provided by the Federal Reserve System. The Consolidated Financial Statements for Bank Holding Companies must be signed and attested by the Chief Financial Officer (CFO) of the reporting bank holding company (or by the individual performing this equivalent function).

I, the undersigned CFO (or equivalent) of the named bank holding company, attest that the Consolidated Financial Statements for Bank Holding Companies (including the supporting schedules) for this report date have been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

Date of Report:
March 31, 2007
Month / Date / Year (BHCK 9999)

Gary Crittenden, CFO
Printed Name of Chief Financial Officer (or Equivalent) (BHCK C490)

Citigroup, Inc.
Legal Title of Bank Holding Company (TEXT 9010)

Signature of Chief Financial Officer (or Equivalent)

399 Park Avenue
Street / P.O. Box (TEXT 9110)
(Mailing Address of the Bank Holding Company)

Date of Signature

New York **NY** **10022-**
City (TEXT 9130) State (TEXT 9200) Zip Code (TEXT 9220)

Bank holding companies must maintain in their files a manually signed and attested printout of the data submitted.

Person to whom questions about this report should be directed:

Peter Bieszard
Name / Title (TEXT 8901)

212-559-4118
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Report of Income for Bank Holding Companies

Report all Schedules of the Report of Income on a calendar year-to-date basis.

Schedule HI-Consolidated Income Statement

		Dollar Amounts in Thousands				
		BHCK	Bil	Mil	Thou	
1.	Interest income					
a.	Interest and fee income on loans:					
	(1) In domestic offices	4010		8,526,000		1.a.(1)
	(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059		6,876,000		1.a.(2)
b.	Income from lease financing receivables	4065		156,000		1.b
c.	Interest income on balances due from depository institutions (1)	4115		709,000		1.c
d.	Interest and dividend income on securities:					
	(1) U.S. Treasury securities and U.S. government agency obligations (excluding mortgage-backed securities)	B488		223,000		1.d.(1)
	(2) Mortgage-backed securities	B489		1,608,000		1.d.(2)
	(3) All other securities	4060		1,637,000		1.d.(3)
e.	Interest income from trading assets	4069		3,930,000		1.e.
f.	Interest income on federal funds sold and securities purchased under agreements to resell	4020		4,289,000		1.f.
g.	Other interest income	4518		178,000		1.g.
h.	Total interest income (sum of items 1.a through 1.g)	4107		28,132,000		1.h.
2.	Interest expense					
a.	Interest on deposits:					
	(1) In domestic offices:					
	(a) Time deposits of \$100,000 or more	A517		520,000		2.a.(1)(a)
	(b) Time deposits of less than \$100,000	A518		190,000		2.a.(1)(b)
	(c) Other deposits	6761		1,150,000		2.a.(1)(c)
	(2) In foreign offices, Edge and Agreement subsidiaries and IBFs	4172		4,444,000		2.a.(2)
b.	Expense on federal funds purchased and securities sold under agreements to repurchase	4180		5,483,000		2.b.
c.	Interest on trading liabilities and other borrowed money (excluding subordinated notes and debentures).....	4185		5,015,000		2.c.
d.	Interest on subordinated notes and debentures and on mandatory convertible securities.....	4397		347,000		2.d.
e.	Other interest expense.....	4398		347,000		2.e.
f.	Total interest expense (sum of items 2.a through 2.e).....	4073		17,496,000		2.f.
3.	Net interest income (item 1.h minus item 2.f).....	4074		10,636,000		3.
4.	Provision for loan and lease losses (from Schedule HI-B, part II, item 5).....	4230		2,706,000		4.
5.	Noninterest income:					
a.	Income from fiduciary activities.....	4070		286,000		5.a.
b.	Service charges on deposit accounts in domestic offices.....	4483		129,000		5.b.
c.	Trading revenue (2).....	A220		2,997,000		5.c.
d.	(1) Fees and commissions from securities brokerage	C886		52,000		5.d.(1)
	(2) Investment banking, advisory, and underwriting fees and commissions.....	C888		4,179,000		5.d.(2)
	(3) Fees and commissions from annuity sales	C887		29,000		5.d.(3)
	(4) Underwriting income from insurance and reinsurance activities	C386		380,000		5.d.(4)
	(5) Income from other insurance activities	C387		458,000		5.d.(5)
e.	Venture capital revenue.....	B491		194,000		5.e.
f.	Net servicing fees.....	B492		1,468,000		5.f.
g.	Net securitization income.....	B493		1,246,000		5.g.
h.	Not applicable					
i.	Net gains (losses) on sales of loans and leases.....	8560		38,000		5.i.
j.	Net gains (losses) on sales of other real estate owned.....	8561		(3,000)		5.j.
k.	Net gains (losses) on sales of other assets (excluding securities).....	B496		180,000		5.k.
l.	Other noninterest income (3).....	B497		2,780,000		5.l.
m.	Total noninterest income (sum of items 5.a through 5.l).....	4079		14,413,000		5.m.
6.a.	Realized gains (losses) on held-to-maturity securities.....	3521		0		6.a.
b.	Realized gains (losses) on available-for-sale securities.....	3196		473,000		6.b.

(1) Includes interest income on time certificates of deposit not held for trading.

(2) For bank holding companies required to complete Schedule HI, memoranda item 9, trading revenue reported in Schedule HI, item 5.c must equal the sum of memoranda items 9.a through 9.e.

(3) See Schedule HI, memoranda item 6.

Schedule HI^{3/4}Continued

Dollar Amounts in Thousands

	BHCK	Bil	Mil	Thou	
7. Noninterest expense:					
a. Salaries and employee benefits	4135		8,734,000		7.a.
b. Expense on premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217		1,534,000		7.b.
c. (1) Goodwill impairment losses	C216		0		7.c(1).
(2) Amortization expense and impairment for other intangible assets	C232		252,000		7.c(2).
d. Other noninterest expense (4)	4092		5,375,000		7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)	4093		15,895,000		7.e.
8. Income (loss) before income taxes and extraordinary items, and other adjustments (sum of items 3, 5.m, 6.a, and 6.b minus items 4 and 7.e)	4301		6,921,000		8.
9. Applicable income taxes (foreign and domestic)	4302		1,862,000		9.
10. Minority interest	4484		47,000		10.
11. Income (loss) before extraordinary items and other adjustments (item 8 minus items 9 and 10)	4300		5,012,000		11.
12. Extraordinary items, net of applicable taxes and minority interest (5)	4320		0		12.
13. Net income (loss) (sum of items 11 and 12)	4340		5,012,000		13.

(4) See Schedule HI, memoranda item 7.

(5) Describe on Schedule HI, memoranda item 8.

Memoranda

	BHCK	Bil	Mil	Thou	
1. Net interest income (item 3 above) on a fully taxable equivalent basis	4519		10,651,000		M.1.
2. Net income before income taxes, extraordinary items, and other adjustments (Item 8 above) on a fully taxable equivalent basis.....	4592		6,936,000		M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule HI, items 1.a and 1.b, above).....	4313		11,000		M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule HI, item 1.d(3), above).....	4507		182,000		M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....	BHCK	Number			
	4150		376,006		M.5.

6. Other noninterest income (from schedule HI, 5.1 above) (only report amounts that exceed 1% of the sum of Schedule HI, items 1.h and 5.m):

	BHCK	Bil	Mil	Thou	
a. Income and fees from the printing and sale of checks	C013		0		M.6.a.
b. Earnings on/increase in value of cash surrender value of life insurance	C014		0		M.6.b.
c. Income and fees from automated teller machines (ATMs)	C016		0		M.6.c.
d. Rent and other income from real estate owned	4042		0		M.6.d.
e. Safe deposit box rent	C015		0		M.6.e.
f. TEXT					
8562 Credit & Charge Card Fees	8562		466,000		M.6.f.
g. TEXT					
8563	8563		N/A		M.6.g.
h. TEXT					
8564	8564		N/A		M.6.h.
i. Net change in the fair values of financial instruments accounted for under a fair value option	F229		0		M.6.i.

Schedule HI^{3/4} Continued

Memoranda (continued)

		Dollar Amounts in Thousands				
		BHCK	Bil	Mil	Thou	
7. Other noninterest expense (from schedule HI, 7.d above) (only report amounts that exceed 1% of Schedule HI, items 1.h and 5.m):						
a.	Data processing expenses.....	C017		454,000		M.7.a.
b.	Advertising and marketing expenses.....	0497		617,000		M.7.b.
c.	Directors' fees.....	4136		0		M.7.c.
d.	Printing, stationery, and supplies.....	C018		0		M.7.d.
e.	Postage.....	8403		0		M.7.e.
f.	Legal fees and expenses.....	4141		0		M.7.f.
g.	FDIC deposit insurance assessments.....	4146		0		M.7.g.
h.	TEXT					
	8565 Technology / Communication Expense	8565		525,000		M.7.h.
i.	TEXT					
	8566 Restructuring Expense	8566		1,377,000		M.7.i.
j.	TEXT					
	8567	8567		N/A		M.7.j.
8. Extraordinary items and other adjustments (from Schedule HI, item 12) (itemize all extraordinary items and other adjustments):						
a. (1)	TEXT					
	3571		3571		N/A	M.8.a.(1)
(2)	Applicable income tax effect	BHCK	3572		N/A	M.8.a.(2)
b. (1)	TEXT					
	3573		3573		N/A	M.8.b.(1)
(2)	Applicable income tax effect	BHCK	3574		N/A	M.8.b.(2)
c. (1)	TEXT					
	3575		3575		N/A	M.8.c.(1)
(2)	Applicable income tax effect	BHCK	3576		N/A	M.8.c.(2)
9. Trading revenue (from cash instruments and derivative instruments) (Sum of items 9.a through 9.e must equal Schedule HI, item 5.c.)						
(To be completed by bank holding companies that reported average trading assets (Schedule HC-K, item 4.a) of \$2 million or more for any quarter of the preceding calendar year):						
a.	Interest rate exposures	8757		1,493,000		M.9.a.
b.	Foreign exchange exposures	8758		864,000		M.9.b.
c.	Equity security and index exposures	8759		504,000		M.9.c.
d.	Commodity and other exposures	8760		156,000		M.9.d.
e.	Credit exposures	F186		(20,000)		M.9.e.
10. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:						
a.	Net gains (losses) on credit derivatives held for trading	C889		(1,000)		M.10.a.
b.	Net gains (losses) on credit derivatives held for purposes other than trading	C890		0		M.10.b.
11. Credit losses on derivatives (see instructions)						
	A251			0		M.11.
12. a.	Income from the sale and servicing of mutual funds and annuities (in domestic offices)	8431		439,000		M.12.a.
b. (1)	Premiums on insurance related to the extension of credit	C242		7,000		M.12.b.(1)
(2)	All other insurance premiums	C243		373,000		M.12.b.(2)
c.	Benefits, losses, and expenses from insurance-related activities	B983		403,000		M.12.c.
13. Does the reporting bank holding company have a Subchapter S election in effect for federal income tax purposes for the current tax year? (Enter "1" for yes; enter "0" for no)						
	BHCK					
	A530			0		M.13.
		BHCK Bil Mil Thou				
14. Not applicable						
15. Stock-based employee compensation expense (net of tax effects) calculated for all awards under the fair value method.....						
	C409			22,000		M.15.

Schedule HI^{3/4}Continued

Memoranda (continued)

		Dollar Amounts in Thousands			
		BHCK	Bil	Mil	Thou
<i>Memorandum item 16 is to be completed by bank holding companies that are required to complete Schedule HC-C, Memorandum items 6.b. and 6.c.</i>					
16.	Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule HI, item 1.a.(1)).....	F228		0	M.16.

Schedule HI-A^{3/4}Changes in Equity Capital

		Dollar Amounts in Thousands			
		BHCK	Bil	Mil	Thou
1.	Equity capital most recently reported for the end of previous calendar year (i.e., after adjustments from amended Reports of Income).....	3217		119,783,000	1.
2.	Restatements due to corrections of material accounting errors and changes in accounting principles.....	B507		(186,000)	2.
3.	Balance end of previous calendar year as restated (sum of items 1 and 2).....	B508		119,597,000	3.
		bhct			
4.	Net income (loss) (must equal Schedule HI, item 13).....	4340		5,012,000	4.
5. Sale of perpetual preferred stock (excluding treasury stock transactions):		BHCK			
a.	Sale of perpetual preferred stock, gross.....	3577		0	5.a.
b.	Conversion or retirement of perpetual preferred stock.....	3578		0	5.b.
6. Sale of common stock:					
a.	Sale of common stock, gross.....	3579		0	6.a.
b.	Conversion or retirement of common stock.....	3580		(912,000)	6.b.
7.	Sale of treasury stock.....	4782		1,904,000	7.
8.	LESS: Purchase of treasury stock.....	4783		645,000	8.
9.	Changes incident to business combinations, net.....	4356		149,000	9.
10.	LESS: Cash dividends declared on preferred stock.....	4598		16,000	10.
11.	LESS: Cash dividends declared on common stock.....	4460		2,682,000	11.
12.	Other comprehensive income (1).....	B511		(324,000)	12.
13. Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the bank holding company.....		4591		0	13.
14.	Other adjustments to equity capital (not included above).....	3581		0	14.
15. Total equity capital end of current period (sum of items 3, 4, 5, 6, 7, 9, 12, 13, and 14, less items, 8, 10, and 11)(must equal item 28 on Schedule HC, Balance Sheet).....		bhct			
		3210		122,083,000	15.

(1) Includes changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and changes in minimum pension liability adjustments.

Schedule HI-B^{3/4} Charge-Offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses

Dollar Amounts in Thousands

I. Charge-offs and Recoveries on Loans and Leases (Fully Consolidated)	Charge-offs ¹ (Column A)			Recoveries (Column B)				
	BHCK	Bil	Mil	Thou	BHCK	Bil		Mil
1. Loans secured by real estate:								
a. Construction, land development, and other land loans in domestic offices.....	3582		0		3583		0	1.a.
b. Secured by farmland in domestic offices.....	3584		0		3585		0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:								
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5411		28,000		5412		0	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties in domestic offices								
(a) Secured by first liens.....	C234		155,000		C217		7,000	1.c.(2).(a)
(b) Secured by junior liens.....	C235		17,000		C218		0	1.c.(2).(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588		0		3589		0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices.....	3590		1,000		3591		1,000	1.e.
f. In foreign offices.....	B512		43,000		B513		12,000	1.f.
2. Loans to depository institutions and acceptances of other banks:								
a. To U.S. banks and other U.S. depository institutions.....	4653		0		4663		0	2.a.
b. To foreign banks.....	4654		1,000		4664		0	2.b.
3. Loans to finance agricultural production and other loans to farmers.....	4655		0		4665		0	3.
4. Commercial and industrial loans:								
a. To U.S. addressees (domicile).....	4645		105,000		4617		33,000	4.a.
b. To non-U.S. addressees (domicile).....	4646		71,000		4618		44,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:								
a. Credit cards.....	B514		953,000		B515		217,000	5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	B516		1,260,000		B517		211,000	5.b.
6. Loans to foreign governments and official institutions.....	4643		0		4627		19,000	6.
7. All other loans.....	4644		14,000		4628		3,000	7.
8. Lease financing receivables:								
a. Leases to individuals for household, family, and other personal expenditures.....	F185		0		F187		0	8.a.
b. All other leases	C880		19,000		F188		11,000	8.b.
9. Total (sum of items 1 through 8).....	4635		2,667,000		4605		558,000	9.

Memoranda

	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HI-B, part I, items 4 and 7 above.....	5409		0		5410		0		M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HI-B, part I, item 1, above).....	4652		43,000		4662		12,000		M.2.

(1) Include write-downs arising from transfers to a held-for-sale account.

Schedule HI-B^{3/4}Continued

Memoranda - Continued

Dollar Amounts in Thousands

	BHCK	Bil	Mil	Thou	
<i>Memorandum item 3 is to be completed by (1) bank holding companies that, together with affiliated institutions, have outstanding credit card receivables (as defined in the institutions) that exceed \$500 million as of the report date or (2) bank holding companies (as defined in the instructions).</i>					
3. Uncollectable retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)	C388		116,000		M.3.

	Charge-offs ¹ (Column A)			Recoveries (Column B)					
	BHCK	Bil	Mil	Thou	BHCK	Bil		Mil	Thou
4. Construction, land development, and other land loans (sum of Memorandum items 4.a and 4.b must equal Schedule HI-B, part I, 1.a):									
a. 1-4 family residential construction loans.....	C891		0		C892		0		M.4.a.
b. Other construction loans and all land development and other land loans.....	C893		0		C894		0		M.4.b.
5. Loans secured by nonfarm nonresidential properties (sum of Memorandum items 5.a and 5.b must equal Schedule HI-B, part I, item 1.e):									
a. Loans secured by owner-occupied nonfarm nonresidential properties.....	C895		0		C896		0		M.5.a.
b. Loans secured by other nonfarm nonresidential properties.....	C897		1,000		C898		1,000		M.5.b.

	BHCK	Bil	Mil	Thou	
II. Changes in allowance for loan and lease losses					
1. Balance most recently reported at end of previous year (i.e., after adjustments from amended Reports of Income)	B522		8,940,000		1.
	bhct				
2. Recoveries (Must equal Schedule HI-B, part I, item 9, column B, above)	4605		558,000		2.
3. LESS: Charge-offs (must equal Schedule HI-B, part I, item 9, column A above..... less Schedule HI-B, part II, item 4).....	C079		2,667,000		3.
	BHCK				
4. Less: write-downs arising from transfers of loans to a held-for-sale account.....	5523		0		4.
	bhct				
5. Provision for loan and lease losses (must equal Schedule HI, item 4).....	4230		2,706,000		5.
6. Adjustments (see instructions for this schedule).....	C233		(27,000)		6.
	bhct				
7. Balance most recently reported at end of previous year (i.e., after adjustments item 4.c)	3123		9,510,000		7.

Memoranda

Dollar Amounts in Thousands

	BHCK	Bil	Mil	Thou	
1. Allocated transfer risk reserve included in Schedule HI-B, part II, item 7	C435		6,000		M.1.
<i>Memorandum items 2 and 3 are to be completed by (1) bank holding companies that, together with affiliated institutions, have outstanding credit card receivables (as Defined in the institutions) that exceed \$500 million as of the report date or (2) bank holding companies that on a consolidated basis are credit card speciality holding companies (as defined in the instructions).</i>					
2. Separate valuation allowance for uncollectable retail credit card fees and finance charges	C389		230,000		M.2.
3. Amount of allowance for uncollectable retail credit card fees and finance charges and finance charges (included in Schedule HC, item 4.c and Schedule HI-B, part II, item 7)	C390		0		M.3.
<i>Memorandum item 4 is to be completed by all bank holding companies.</i>					
4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule HI-B, part II, item 7, above)	C781		63,000		M.4.

(1) Include write-downs arising from transfers to a held-for-sale account.

Notes to the Income Statement^{3/4}Predecessor Financial Items

For bank holding companies involved in a business combination(s) during the quarter, provide on the lines below income statement information for any acquired company(ies) with aggregated assets of \$10 billion or more or 5 percent of the reporting bank holding company's total consolidated assets as of the previous quarter-end, whichever is less. Information should be reported year-to-date of acquisition.

		Dollar Amounts in Thousands			
		BHBC Bil	Mil	Thou	
1.	Total interest income.....	4107		N/A	1.
	a. Interest income on loans and leases.....	4094		N/A	1.a.
	b. Interest income on investment securities.....	4218		N/A	1.b.
2.	Total interest expense.....	4073		N/A	2.
	a. Interest expense on deposits.....	4421		N/A	2.a.
3.	Net interest income	4074		N/A	3.
4.	Provision for loan and lease losses.....	4230		N/A	4.
5.	Total noninterest income.....	4079		N/A	5.
	a. Income from fiduciary activities.....	4070		N/A	5.a.
	b. Trading revenue.....	A220		N/A	5.b.
	c. Investment banking, advisory, brokerage, and underwriting fees and commissions.....	B490		N/A	5.c.
	d. Venture capital revenue.....	B491		N/A	5.d.
	e. Net securitization income.....	B493		N/A	5.e.
	f. Insurance commissions and fees.....	B494		N/A	5.f.
6.	Realized gains (losses) on held-to-maturity and available-for-sale securities.....	4091		N/A	6.
7.	Total noninterest expense.....	4093		N/A	7.
	a. Salaries and employee benefits.....	4135		N/A	7.a.
	b. Goodwill impairment losses.....	C216		N/A	7.b.
8.	Income (loss) before taxes, extraordinary items, and other adjustments.....	4301		N/A	8.
9.	Applicable income taxes.....	4302		N/A	9.
10.	Minority interest.....	4484		N/A	10.
11.	Extraordinary items, net of applicable income taxes and minority interest.....	4320		N/A	11.
12.	Net income (loss).....	4340		N/A	12.
13.	Cash dividends declared.....	4475		N/A	13.
14.	Net charge-offs.....	6061		N/A	14.
15.	Net interest income (item 3 above) on a fully taxable equivalent basis.....	4519		N/A	15.

Notes to the Income Statement^{3/4}Other

Enter in the lines provided below any additional information on specific line items on the income statement or to its schedules that the bank holding company wishes to explain, that has been separately disclosed in the bank holding company's quarterly reports to its shareholders, in its press releases, or on its quarterly reports to the Securities and Exchange Commission (SEC). Exclude any transactions that have been separately disclosed under the reporting requirements specified in memoranda items 6 through 8 to Schedule HI, the Consolidated Income Statement.

Also include any transactions which previously would have appeared as footnotes to Schedules HI through HI-B.

Each additional piece of information disclosed should include the appropriate reference to schedule and item number, as well as a description of the additional information and the dollar amount (in thousands of dollars) associated with that disclosure.

Example

A bank holding company has received \$1.35 million of back interest on loans and leases that are currently in nonaccrual status. The holding company's interest income for the quarter shows that increase which has been disclosed in the report to the stockholders and to the SEC. Enter on the line item below the following information:

TEXT	BHCK	Bil	Mil	Thou
0000 Sch. HI, item 1.a(1), Recognition of interest payments on nonaccrual loans to XYZ country				
	0000		1	350

Notes to the Income Statement^{3/4}Other

		Dollar amount in thousands			
TEXT		BHCK	Bil	Mil	Thou
1. 5351	HI-A Line 2 represents retained earnings opening balance adjustment due to adoption of SFAS 157, SFAS 159, FSP 13-2 and FIN 48	5351		(186,000)	1.
2. 5352	HI-A Line 9 represents other comprehensive income opening balance adjustment due to adoption of SFAS 159	5352		149,000	2.
3. 5353					
		5353		N/A	3.
4. 5354					
		5354		N/A	4.
5. 5355					
		5355		N/A	5.
6. B042					
		B042		N/A	6.
7. B043					
		B043		N/A	7.
8. B044					
		B044		N/A	8.
9. B045					
		B045		N/A	9.
10. B046					
		B046		N/A	10.

Notes to the Income Statement^{3/4}Other, Continued

		Dollar amount in thousands			
TEXT		BHCK	Bil	Mil	Thou
11.	B047				
		B047			N/A
12.	B048				
		B048			N/A
13.	B049				
		B049			N/A
14.	B050				
		B050			N/A
15.	B051				
		B051			N/A
16.	B052				
		B052			N/A
17.	B053				
		B053			N/A
18.	B054				
		B054			N/A
19.	B055				
		B055			N/A
20.	B056				
		B056			N/A

For Federal Reserve Bank Use Only

C.I. _____

Citigroup, Inc.

Name of Bank Holding Company

Consolidated Financial Statements for Bank Holding Companies

Report at the close of business March 31, 2007

Schedule HC^{3/4} Consolidated Balance Sheet

		Dollar Amounts in Thousands				
		BHCK	Bil	Mil	Thou	
ASSETS						
1.	Cash and balances due from depository institutions:					
	a. Noninterest-bearing balances and currency and coin. (1).....	0081		24,421,000		1.a.
	b. Interest-bearing balances: (2)					
	(1) In U.S. offices.....	0395		5,711,000		1.b.(1)
	(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	0397		39,195,000		1.b.(2)
2.	Securities :					
	a. Held-to-maturity securities (from Schedule HC-B, column A).....	1754		1,000		2.a.
	b. Available-for-sale securities (from Schedule HC-B, column D).....	1773		269,107,000		2.b.
3.	Federal funds sold and securities purchased under agreements to resell:					
	a. Federal funds sold in domestic offices.....	BHDM	B987	982,000		3.a.
	b. Securities purchased under agreements to resell (3).....	BHCK	B989	302,943,000		3.b.
4.	Loans and lease financing receivables:					
	a. Loans and leases held for sale.....	5369		19,728,000		4.a.
	b. Loans and leases, net of unearned income.....	B528		720,042,000		4.b.
	c. LESS: Allowance for loan and lease losses.....	3123		9,510,000		4.c.
	d. Loans and leases, net of unearned income and allowance for loan and lease losses (item 4.b minus items 4.c).....	B529		710,532,000		4.d.
5.	Trading assets (from Schedule HC-D).....	3545		460,065,000		5.
6.	Premises and fixed assets (including capitalized leases).....	2145		9,898,000		6.
7.	Other real estate owned (from Schedule HC-M).....	2150		2,072,000		7.
8.	Investments in unconsolidated subsidiaries and associated companies.....	2130		9,150,000		8.
9.	Not applicable					
10.	Intangible assets:					
	a. Goodwill.....	3163		34,380,000		10.a.
	b. Other intangible assets (from Schedule HC-M).....	0426		19,330,000		10.b.
11.	Other assets (from Schedule HC-F).....	2160		113,451,000		11.
12.	Total assets (sum of items 1 through 11).....	2170		2,020,966,000		12.

(1) Includes cash items in process of collection and unposted debits

(2) Includes time certificates of deposit not held for trading

(3) Includes all securities resale agreements in domestic and foreign offices, regardless of maturity.

Schedule HC¾Continued

Dollar Amounts in Thousands

	BHDM	Bil	Mil	Thou	
LIABILITIES					
13. Deposits:					
a. In domestic offices (from Schedule HC-E):					
(1) Noninterest-bearing (1).....	6631		39,295,000		13.a.(1)
(2) Interest-bearing.....	6636		198,707,000		13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs:					
(1) Noninterest-bearing.....	BHFN	6631	36,328,000		13.b.(1)
(2) Interest-bearing.....		6636	464,191,000		13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased in domestic offices (2).....	BHDM	B993	18,707,000		14.a.
b. Securities sold under agreements to repurchase (3).....	BHCK	B995	374,963,000		14.b.
15. Trading liabilities (from Schedule HC-D).....		3548	173,902,000		15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule HC-M).....		3190	384,967,000		16.
17. Not applicable					
18. Not applicable					
19 a. Subordinated notes and debentures (4).....		4062	27,379,000		19.a.
b. Subordinated notes payable to unconsolidated trusts issuing trust preferred securities, and trust preferred securities issued by consolidated special purpose entities.....		C699	9,601,000		19.b.
20. Other liabilities (from Schedule HC-G).....		2750	167,842,000		20.
21. Total liabilities (sum of items 13 through 20).....		2948	1,895,882,000		21.
22. Minority interest in consolidated subsidiaries and similar items.....		3000	3,001,000		22.
EQUITY CAPITAL					
23. Perpetual preferred stock and related surplus.....		3283	1,000,000		23.
24. Common stock (par value).....		3230	55,000		24.
25. Surplus (exclude all surplus related to preferred stock).....		3240	17,341,000		25.
26 a. Retained earnings.....		3247	131,395,000		26.a.
b. Accumulated other comprehensive income (5).....		B530	(3,875,000)		26.b.
27. Other equity capital components (6).....		A130	(23,833,000)		27.
28. TOTAL EQUITY CAPITAL (sum of items 23 through 27).....		3210	122,083,000		28.
29. Total liabilities, minority interest, and equity capital (sum of items 21, 22 and 28).....		3300	2,020,966,000		29.

MEMORANDUM (to be completed annually only by top-tier bank holding companies for the December 31 report date)

1. Has the bank holding company engaged in a full-scope independent external audit at any time during the calendar year? (Enter "1" for yes, enter "0" for no)

BHCK	
C884	N/A

 M.1
2. If response to Memoranda item 1 is yes, indicate below the name and address of the bank holding company's independent external auditing firm (see instructions), and the name and e-mail address of the auditing firm's engagement partner.(7)

<p>a. <table border="1" style="display: inline-table;"><tr><td>N/A</td></tr></table> Name of External Auditing Firm (TEXT C703) <table border="1" style="display: inline-table;"><tr><td>N/A</td></tr></table> City (TEXT C708) <table border="1" style="display: inline-table;"><tr><td>N/A</td></tr></table> <table border="1" style="display: inline-table;"><tr><td>N/A</td></tr></table> State Abbrev. (TEXT C714) Zip Code (TEXT C715)</p>	N/A	N/A	N/A	N/A	<p>b. <table border="1" style="display: inline-table;"><tr><td>N/A</td></tr></table> Name of Engagement Partner (TEXT C704) <table border="1" style="display: inline-table;"><tr><td>N/A</td></tr></table> E-mail Address (TEXT C705)</p>	N/A	N/A
N/A							
N/A							
N/A							
N/A							
N/A							
N/A							

(1) Includes total demand deposits and noninterest-bearing time and savings deposits.
 (2) Report overnight Federal Home Loan Bank advances in Schedule HC, item 16, "Other borrowed money."
 (3) Includes all securities repurchase agreements in domestic and foreign offices regardless of maturity.
 (4) Includes limited-life preferred stock and related surplus.
 (5) Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and minimum pension liability adjustments.
 (6) Includes treasury stock and unearned Employee Stock Ownership Plan shares.
 (7) The Federal Reserve regards information submitted in response to Memorandum item 2.b. as confidential.

Schedule HC-B ³/₄ Securities

Dollar Amounts in Thousands

	Held-to-Maturity							Available-for-Sale									
	(Column A) Amortized Cost			(Column B) Fair Value				(Column C) Amortized Cost			(Column D) Fair Value						
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
1. U.S. Treasury securities.....	0211			1,000	0213			1,000	1286			10,573,000	1287			10,410,000	1.
2. U.S. government agency obligations (exclude mortgage-backed securities):																	
a. Issued by U.S. government agencies (1).....	1289			0	1290			0	1291			801,000	1293			803,000	2.a.
b. Issued by U.S. government- sponsored agencies (2).....	1294			0	1295			0	1297			11,242,000	1298			11,180,000	2.b.
3. Securities issued by states and political subdivisions in the U.S.....	8496			0	8497			0	8498			18,009,000	8499			18,456,000	3.
4. Mortgage-backed securities (MBS)																	
a. Pass-through securities:																	
(1) Guaranteed by GNMA.....	1698			0	1699			0	1701			2,135,000	1702			2,100,000	4.a.(1)
(2) Issued by FNMA and FHLMC	1703			0	1705			0	1706			77,318,000	1707			77,381,000	4.a.(2)
(3) Other pass-through securities	1709			0	1710			0	1711			27,000	1713			27,000	4.a.(3)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):																	
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	1714			0	1715			0	1716			852,000	1717			856,000	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.....	1718			0	1719			0	1731			0	1732			0	4.b.(2)
(3) All other mortgage-backed securities.....	1733			0	1734			0	1735			38,663,000	1736			38,671,000	4.b.(3)
5. Asset-backed securities (ABS).....	C026			0	C988			0	C989			9,981,000	C027			10,244,000	5.
6. Other debt securities:																	
a. Other domestic debt securities....	1737			0	1738			0	1739			4,974,000	1741			4,799,000	6.a.
b. Foreign debt securities.....	1742			0	1743			0	1744			90,726,000	1746			90,862,000	6.b.

(1) Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export-Import Bank Participation certificates.

(2) Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

Schedule HC-B ¾ Continued

Dollar Amounts in Thousands	Held-to-Maturity								Available-for-sale								
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value				
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
7. Investments in mutual funds and other equity securities with readily determinable fair values.....									A510	2,069,000			A511	3,318,000			7.
8. Total (sum of 1 through 7) (total of column A must equal Schedule HC, item 2.a) (total of column D must equal Schedule HC, item 2.b)	bhct				bhct												8.
	1754	1,000			1771	1,000			1772	267,370,000			1773	269,107,000			

Memoranda

	BHCK	Bil	Mil	Thou	
1. Pledged securities (1).....	0416	89,932,000			M.1.
2. Remaining maturity or next repricing date of debt securities (2)(3)(Schedule HC-B, items 1 through 6.b in					
a. 1 year and less.....	0383	58,065,000			M.2.a.
b. Over 1 year to 5 years.....	0384	50,649,000			M.2.b.
c. Over 5 years.....	0387	157,076,000			M.2.c.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	1778	0			M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule HC-B, items 2, 3, 5, and 6):					
a. Amortized cost.....	8782	236,000			M.4.a.
b. Fair value.....	8783	234,000			M.4.b.

	Held-to-Maturity								Available-for-Sale								
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value'				
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
<i>Memorandum item 5 is to be completed by bank holding companies with total assets over \$1 billion or with foreign offices.</i>																	
5. Asset-backed securities (ABS) (sum of Memorandum items 5.a through 5.f must equal Schedule HC-B, item 5):																	
a. Credit card receivables	B838	0			B839	0			B840	3,662,000			B841	3,920,000			5.a.
b. Home equity lines	B842	0			B843	0			B844	1,073,000			B845	1,073,000			5.b.
c. Automobile loans	B846	0			B847	0			B848	553,000			B849	553,000			5.c.
d. Other consumer loans	B850	0			B851	0			B852	728,000			B853	729,000			5.d.
e. Commercial and industrial loans	B854	0			B855	0			B856	1,155,000			B857	1,158,000			5.e.
f. Other	B858	0			B859	0			B860	2,810,000			B861	2,811,000			5.f.

(1) Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.
(2) Exclude investments in mutual funds and other equity securities with readily determinable fair values.
(3) Report fixed rate debt securities by remaining maturity and floating debt securities by next repricing date.

Schedule HC-C ¾ Loans and Lease Financing Receivables

Do not deduct the allowance for loan and lease losses from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper.

	Dollar Amounts in Thousands						
	Consolidated (Column A)			In Domestic Offices (Column B)			
	BHCK Bil	Mil	Thou	BHDM Bil	Mil	Thou	
1. Loans secured by real estate.....	1410	300,492,000					1.
a. Construction and land development, and other land loans.....				1415	2,037,000		1.a.
b. Secured by farmland.....				1420	52,000		1.b.
c. Secured by 1-4 family residential properties:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....				1797	25,873,000		1.c.(1)
(2) All other loans secured by 1-4 family residential properties:							
(a) Secured by first liens.....				5367	165,065,000		1.c.(2)(a)
(b) Secured by junior liens.....				5368	39,464,000		1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties.....				1460	10,226,000		1.d.
e. Secured by nonfarm nonresidential properties.....				1480	7,640,000		1.e.
2. Loans to depository institutions and acceptances of other banks.....				1288	296,000		2.
a. To U.S. banks and other U.S. depository institutions.....	1292	238,000					2.a.
b. To foreign banks.....	1296	7,551,000					2.b.
3. Loans to finance agricultural production and other loans to farmers.....	1590	994,000		1590	170,000		3.
4. Commercial and industrial loans.....				1766	48,324,000		4.
a. To U.S. addressees (domicile).....	1763	45,032,000					4.a.
b. To non-U.S. addressees (domicile).....	1764	119,259,000					4.b.
5. Not applicable							
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....				1975	92,290,000		6.
a. Credit cards.....	B538	68,930,000					6.a.
b. Other revolving credit plans.....	B539	11,811,000					6.b.
c. Other consumer loans (includes single payment, installment, and all student loans).....	2011	105,701,000					6.c.
7. Loans to foreign governments and official institutions (including foreign central banks).....	2081	1,443,000		2081	8,000		7.
8. Not applicable							
9. a. Loans for purchasing and carrying securities (secured and unsecured).....	1545	34,044,000		1545	22,311,000		9.a.
b. All other loans.....	1564	38,083,000		1564	15,341,000		9.b.
10. Lease financing receivables (net of unearned income).....				2165	6,698,000		10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	F162	256,000					10.a.
b. All other leases.....	F163	9,486,000					10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....	2123	3,550,000		2123	3,080,000		11.
12. Total (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule HC, sum of items 4.a and 4.b).....	2122	739,770,000		2122	432,715,000		12.

Schedule HC-C^{3/4} Continued

		Dollar Amounts in Thousands				
		Consolidated				
		BHCK	Bil	Mil	Thou	
Memoranda						
1.	Loans and leases restructured and in compliance with modified terms (included in Schedule HC-C, above and not reported as past due or nonaccrual in Schedule HC-N, memorandum item 1) (exclude loans secured by 1-4 family residential properties and loans to individuals for household, family, and other personal expenditures).....	1616		26,000		M.1.
2.	Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-C, items 4 and 9, column A, above.....	2746		535,000		M.2.
3.	Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule HC-C, item 1, column A)..... <i>Memorandum item 4 is to be completed by (1) bank holding companies that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) bank holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).</i>	B837		48,682,000		M.3.
4.	Outstanding credit card fees and finance charges (included in Schedule HC-C, item 6.a., column A)..... <i>Memorandum item 5 is to be completed by all bank holding companies.</i>	C391		2,068,000		M.4.
5.	Purchased impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):					
a.	Outstanding balance.....	C779		14,944,000		M.5.a.
b.	Carrying amount included in Schedule HC-C, items 1 through 9.....	C780		945,000		M.5.b.
6.	Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:					
a.	Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule HC-C, items 1.c.(1) and (2))..... <i>Memorandum items 6.b and 6.c are to be completed by bank holding companies that had closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule HC-C, items 1.c.(2)(a) and (b)) as of December 31, 2006, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income in domestic offices (as reported in Schedule HC-C, item 12, column B).</i>	F230		0		M.6.a.
b.	Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....	F231		0		M.6.b.
c.	Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the carrying amount reported in Memorandum item 6.a above.....	F232		0		M.6.c.
7.	Construction, land development, and other land loans in domestic offices (sum of Memorandum items 7.a and 7.b must equal Schedule HC-C, item 1.a):					
a.	1-4 family residential construction loans.....	F158		561,000		M.7.a.
b.	Other construction loans and all land development and other land loans.....	F159		1,476,000		M.7.b.
8.	Loans secured by nonfarm nonresidential properties in domestic offices (sum of Memorandum items 8.a and 8.b must equal Schedule HC-C, item 1.e):					
a.	Loans secured by owner-occupied nonfarm nonresidential properties.....	F160		1,357,000		M.8.a.
b.	Loans secured by other nonfarm nonresidential properties.....	F161		6,283,000		M.8.b.

Schedule HC-D^{3/4} Trading Assets and Liabilities

Schedule HC-D is to be completed by bank holding companies that reported average trading assets (Schedule HC-K, Item 4.a) of \$2 million or more for any quarter of the preceding calendar year.

		Dollar Amounts in Thousands				
		BHCK	Bil	Mil	Thou	
ASSETS						
1.	U.S. Treasury securities in domestic offices.....	3531		14,543,000		1.
2.	U.S. Government agency obligations in domestic offices (exclude mortgage-backed securities).....	3532		17,943,000		2.
3.	Securities issued by states and political subdivisions in the U.S. in domestic offices.....	3533		17,099,000		3.
4.	Mortgage-backed securities (MBS) in domestic offices:					
a.	Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	3534		20,054,000		4.a.
b.	Other MBS issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS).....	3535		7,659,000		4.b.
c.	All other mortgage-backed securities.....	3536		43,237,000		4.c.
5.	Other debt securities in domestic offices.....	3537		60,077,000		5.
6.-8.	Not applicable.					
9.	Other trading assets in domestic offices.....	3541		93,603,000		9.
10.	Trading assets in foreign offices.....	3542		139,384,000		10.
11.	Derivatives with a positive fair value:					
a.	In domestic offices.....	3543		20,024,000		11.a.
		BHFN				
b.	In foreign offices.....	3543		26,442,000		11.b.
12.	Total trading assets (sum of items 1 through 11) (must equal Schedule HC, item 5).....	bhct				
		3545		460,065,000		12.
LIABILITIES						
		BHCK				
13.	Liability for short positions.....	3546		99,711,000		13.
14.	Derivatives with a negative fair value.....	3547		74,191,000		14.
		bhct				
15.	Total trading liabilities (sum of items 13 and 14)(must equal Schedule HC, item 15).....	3548		173,902,000		15.

Schedule HC-E^{3/4} Deposit Liabilities (1)

Dollar Amounts in Thousands

	Bil	Mil	Thou	
BHCB				
1. Deposits held in domestic offices of commercial bank subsidiaries of the reporting bank holding company:				
a. Demand deposits.....	2210	15,695,000		1.a.
b. NOW, ATS, and other transaction accounts.....	3187	5,334,000		1.b.
c. Money market deposit accounts and other savings accounts.....	2389	158,892,000		1.c.
d. Time deposits of less than \$100,000.....	6648	15,097,000		1.d.
e. Time deposits of \$100,000 or more.....	2604	38,117,000		1.e.
BHOD				
2. Deposits held in domestic offices of other depository institutions that are subsidiaries of the reporting bank holding company:				
a. Noninterest-bearing balances.....	3189	131,000		2.a.
b. NOW, ATS, and other transaction accounts.....	3187	0		2.b.
c. Money market deposit accounts and other savings accounts.....	2389	4,736,000		2.c.
d. Time deposits of less than \$100,000.....	6648	0		2.d.
e. Time deposits of \$100,000 or more.....	2604	0		2.e.

Memoranda

	BHDM	Bil	Mil	Thou	
1. Brokered deposits less than \$100,000 with a remaining maturity of one year or less.....	A243		37,889,000		M.1.
2. Brokered deposits less than \$100,000 with a remaining maturity of more than one year.....	A164		1,000		M.2.
3. Time deposits of \$100,000 or more with a remaining maturity of one year or less.....	A242		34,182,000		M.3.
BHFN					
4. Foreign office time deposits with a remaining maturity of one year or less.....	A245		181,196,000		M.4.

(1) The sum of items 1.a through 1.e and items 2.a through 2.e must equal the sum of Schedule HC, items 13.a.(1) and 13.a.(2).

Schedule HC-F^{3/4} Other Assets

Dollar Amounts in Thousands

	BHCK	Bil	Mil	Thou	
1. Accrued interest receivable(1).....	B556		10,564,000		1.
2. Net deferred tax assets (2).....	2148		4,880,000		2.
3. Interest-only strips receivable (not in the form of a security) (3) on:					
a. Mortgage loans.....	A519		0		3.a.
b. Other financial assets.....	A520		0		3.b.
4. Equity securities that DO NOT have readily determinable fair values (4).....	1752		16,669,000		4.
5. Life insurance assets.....	C009		3,325,000		5.
6. Other.....	2168		78,013,000		6.
bhct					
7. Total (sum of items 1 through 6) (must equal Schedule HC, item 11).....	2160		113,451,000		7.

(1) Include accrued interest receivable on loans, losses, debt securities, and other interest-bearing assets.

(2) See discussion of deferred income taxes in Glossary entry on "income taxes."

(3) Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule HC, item 2.b, or as trading assets in Schedule HC, item 5, as appropriate.

(4) Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

Schedule HC-G^{3/4} Other Liabilities

Dollar Amounts in Thousands

	BHCK	Bil	Mil	Thou	
1. Not applicable					
2. Net deferred tax liabilities (1).....	3049		1,292,000		2.
3. Allowance for credit losses on off-balance sheet credit exposures.....	B557		1,100,000		3.
4. Other.....	B984		165,450,000		4.
bhct					
5. Total (sum of items 2 through 4) (must equal Schedule HC, item 20).....	2750		167,842,000		5.

(1) See discussion of deferred income taxes in Glossary entry on "income taxes."

Schedule HC-H^{3/4}Interest Sensitivity (1)

		Dollar Amounts in Thousands				
		BHCK	Bil	Mil	Thou	
1.	Earning assets that are repriceable within one year or mature within one year.....	3197		864,410,000		1.
2.	Interest-bearing deposit liabilities that reprice within one year or mature within one year included in item 13.a.(2) and 13.b.(2) on Schedule HC, Balance Sheet.....	3296		508,994,000		2.
3.	Long-term debt with a remaining maturity of more than one year but reprices within one year included in items 16 and 19.a on Schedule HC, Balance Sheet.....	3298		194,258,000		3.
4.	Variable rate preferred stock (includes both limited-life and perpetual preferred stock).....	3408		0		4.
5.	Long-term debt reported in Schedule HC, item 19.a on the Balance Sheet that is scheduled to mature within one year.....	3409		0		5.

(1) Bank holding companies with foreign offices have the option of excluding the smallest of such non-U.S. offices from coverage in this schedule. Such bank holding companies may omit the smallest of their offices in foreign countries when arrayed by total assets provided that the assets of the excluded offices do not exceed 50 percent of the total assets of the holding company's assets in foreign countries and 10 percent of the holding company's total consolidated assets as of the report date.

Schedule HC-I^{3/4}Insurance-Related Underwriting Activities (including reinsurance)

Part I. Property and Casualty Underwriting

Schedule HC-I must be completed by all top-tier bank holding companies. (See instructions for additional information.)

		Dollar Amounts in Thousands				
		BHCK	Bil	Mil	Thou	
ASSETS						
1.	Reinsurance recoverables.....	B988		0		1.
2.	Total assets.....	C244		0		2.
LIABILITIES						
3.	Claims and claims adjustment expense reserves.....	B990		13,000		3.
4.	Unearned premiums.....	B991		0		4.
5.	Total equity.....	C245		0		5.
6.	Net Income.....	C246		0		6.

Part II. Life and Health Underwriting

		Dollar Amounts in Thousands				
		BHCK	Bil	Mil	Thou	
ASSETS						
1.	Reinsurance recoverables.....	C247		824,000		1.
2.	Separate account assets.....	B992		2,575,000		2.
3.	Total assets.....	C248		14,138,000		3.
LIABILITIES						
4.	Policy holder benefits and contract holder funds.....	B994		5,701,000		4.
5.	Separate account liabilities.....	B996		2,575,000		5.
6.	Total equity.....	C249		5,644,000		6.
7.	Net income.....	C250		188,000		7.

Schedule HC-K^{3/4} Quarterly Averages

		Dollar Amounts in Thousands				
		BHCK	Bil	Mil	Thou	
ASSETS						
1.	Securities.....	3515		262,655,000		1.
2.	Federal funds sold and securities purchased under agreements to resell.....	3365		295,226,000		2.
3.	Loans and leases.....	3516		723,043,000		3.
4.	a. Trading assets.....	3401		408,674,000		4.a.
	b. Other earning assets.....	B985		62,769,000		4.b.
5.	Total consolidated assets.....	3368		1,940,880,000		5.
LIABILITIES						
6.	Interest-bearing deposits (domestic).....	3517		200,198,000		6.
7.	Interest-bearing deposits (foreign).....	3404		448,177,000		7.
8.	Federal funds purchased and securities sold under agreements to repurchase.....	3353		394,102,000		8.
9.	All other borrowed money.....	2635		370,986,000		9.
10.	Not applicable					
EQUITY CAPITAL						
11.	Equity capital (excludes limited-life preferred stock).....	3519		119,752,000		11.

For Federal Reserve Bank Use Only	
C.I.	

(Report only transactions with nonrelated institutions)

Schedule HC-L—Derivatives and Off-Balance-Sheet Items

		Dollar Amounts in Thousands				
		BHCK	Bil	Mil	Thou	
1.	Unused commitments (report only the unused portions of commitments that are fee paid or otherwise legally binding):					
	a. Revolving, open-end loans secured by 1-4 family residential properties, e.g., home equity lines	3814		33,528,000		1.a.
	b. Credit card lines	3815		1,006,204,000		1.b.
	c. (1) Commitments to fund commercial real estate, construction, and land development loans secured by real estate (sum of items 1.c.(1)(a) and (b) must equal item 1.c.(1)).....	3816		3,510,000		1.c.(1)
	(a) 1-4 family residential construction loan commitments.....	F164		146,000		1.c.(1)(a)
	(b) Commercial real estate, other construction loan, and land development loan commitments.....	F165		3,364,000		1.c.(1)(b)
	(2) Commitments to fund commercial real estate, construction, and land development loans NOT secured by real estate.....	6550		1,365,000		1.c.(2)
	d. Securities underwriting	3817		8,291,000		1.d.
	e. Other unused commitments	3818		466,781,000		1.e.
2.	Financial standby letters of credit and foreign office guarantees	6566		83,568,000		2.
	a. Amount of financial standby letters of credit conveyed to others	3820		16,911,000		2.a.
3.	Performance standby letters of credit and foreign office guarantees	6570		15,861,000		3.
	a. Amount of performance standby letters of credit conveyed to others	3822		949,000		3.a.
4.	Commercial and similar letters of credit	3411		7,969,000		4.
5.	Not applicable					
6.	Securities lent	3433		144,170,000		6.
7.	Credit derivatives:					
	a. Notional amounts:					
	(1) Credit default swaps					
	(2) Total return swaps					
	(3) Credit options					
	(4) Other credit derivatives					
	b. Gross fair values:					
	(1) Gross positive fair value					
	(2) Gross negative fair value					

Guarantor (Column A)				Beneficiary (Column B)				
BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
C968		1,185,230,000		C969		1,248,059,000		7.a.(1)
C970		24,583,000		C971		9,822,000		7.a.(2)
C972		0		C973		165,000		7.a.(3)
C974		0		C975		0		7.a.(4)
								7.b.
C219		11,347,000		C221		8,731,000		7.b.(1)
C220		8,945,000		C222		11,676,000		7.b.(2)

Schedule HC-L^{3/4}Continued

		Dollar Amounts in Thousands				
		BHCK	Bil	Mil	Thou	
8.	Spot foreign exchange contracts	8765		397,047,000		8.
9.	All other off-balance-sheet items (exclude derivatives)(include in item 9 the aggregate amount of all other off-balance sheet items that individually exceed 10% of Schedule HC, item 28, "Total equity capital") (itemize and describe in items 9.a through 9.g only amounts that exceed 25% of Schedule HC, item 28)	3430		25,776,000		9.
a.	Securities borrowed.....	3432		0		9.a.
b.	Commitments to purchase when-issued securities.....	3434		0		9.b.
c.	Commitments to sell when-issued securities.....	3435		0		9.c.
d.	TEXT					
	6561	6561		N/A		9.d.
e.	TEXT					
	6562	6562		N/A		9.e.
f.	TEXT					
	6568	6568		N/A		9.f.
g.	TEXT					
	6586	6586		N/A		9.g.
10.	Not applicable					

Schedule HC-L^{3/4}Continued

Derivatives Position Indicators	Dollar Amounts in Thousands																
	(Column A) Interest Rate Contracts				(Column B) Foreign Exchange Contracts				(Column C) Equity Derivative Contracts				(Column D) Commodity and Other Contracts				
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	
11. Gross amounts (e.g., notional amounts (for each column, sum of items 11.a through 11.e must equal the sum of items 12 and 13):																	
a. Futures contracts	742,740,000				11,028,000				16,509,000				29,250,000				11.a.
	BHCK 8693				BHCK 8694				BHCK 8695				BHCK 8696				
b. Forward contracts	1,505,318,000				2,302,662,000				10,412,000				16,651,000				11.b.
	BHCK 8697				BHCK 8698				BHCK 8699				BHCK 8700				
c. Exchange-traded option contracts:																	
(1) Written options	1,535,331,000				4,883,000				416,681,000				6,299,000				11.c.(1)
	BHCK 8701				BHCK 8702				BHCK 8703				BHCK 8704				
(2) Purchased options	1,515,205,000				5,907,000				405,637,000				6,702,000				11.c.(2)
	BHCK 8705				BHCK 8706				BHCK 8707				BHCK 8708				
d. Over-the-counter option contracts:																	
(1) Written options	2,039,812,000				479,511,000				168,188,000				10,404,000				11.d.(1)
	BHCK 8709				BHCK 8710				BHCK 8711				BHCK 8712				
(2) Purchased options	2,072,413,000				454,794,000				137,549,000				14,127,000				11.d.(2)
	BHCK 8713				BHCK 8714				BHCK 8715				BHCK 8716				
e. Swaps	15,712,307,000				830,436,000				127,252,000				30,900,000				11.e.
	BHCK 3450				BHCK 3826				BHCK 8719				BHCK 8720				
12. Total gross amount of derivative contracts held for trading	24,312,654,000				3,985,438,000				1,282,228,000				114,333,000				12.
	BHCK A126				BHCK A127				BHCK 8723				BHCK 8724				
13. Total gross amount of derivative contracts held for purposes other than trading	810,472,000				103,783,000				0				0				13.
	BHCK 8725				BHCK 8726				BHCK 8727				BHCK 8728				

Schedule HC-L^{3/4}Continued

Dollar Amounts in
Thousands

	(Column A) Interest Rate Contracts				(Column B) Foreign Exchange Contracts				(Column C) Equity Derivative Contracts				(Column D) Commodity and Other Contracts				
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	
14. Gross fair values of derivative contracts:																	
a. Contracts held for trading:																	
(1) Gross positive fair value	171,536,000				45,871,000				28,281,000				5,216,000				14.a.(1)
	BHCK 8733				BHCK 8734				BHCK 8735				BHCK 8736				
(2) Gross negative fair value	174,217,000				41,430,000				53,154,000				5,462,000				14.a.(2)
	BHCK 8737				BHCK 8738				BHCK 8739				BHCK 8740				
b. Contracts held for purposes other than trading:																	
(1) Gross positive fair value	4,935,000				3,861,000				0				0				14.b.(1)
	BHCK 8741				BHCK 8742				BHCK 8743				BHCK 8744				
(2) Gross negative fair value	4,822,000				681,000				0				0				14.b.(2)
	BHCK 8745				BHCK 8746				BHCK 8747				BHCK 8748				

Schedule HC-M³/₄Memoranda

Dollar Amounts in Thousands

	NUMBER (UNROUNDED)		BHCK			
			Bil	Mil	Thou	
1. Total number of bank holding company common shares outstanding.....	3459	4,946,439,087				1.
2. Debt maturing in one year or less (included in Schedule HC, items 16 and 19.a) that is issued to unrelated third parties by bank subsidiaries	6555	56,502,000				2.
3. Debt maturing in more than one year (included in Schedule HC, items 16 and 19.a) that is issued to unrelated third parties by bank subsidiaries	6556	79,795,000				3.
4. Other assets acquired in satisfaction of debts previously contracted	6557	851,000				4.
5. Securities purchased under agreements to resell offset against securities sold under agreements to repurchase on Schedule HC	A288	70,351,000				5.
6. Investments in real estate (to be reported only by bank holding companies authorized by the Federal Reserve to have real estate investments)	3656	741,000				6.
7. Not applicable						
8. Has the bank holding company entered into a business combination during the calendar year that was accounted for by the purchase method of accounting? (Enter "1" for yes; enter "0" for no.)	BHCK					8.
9. Has the bank holding company restated its financial statements during the last quarter as a result of new or revised Statements of Financial Accounting Standards? (Enter "1" for yes; enter "0" for no.)	C251	0				9.
10. Not applicable						
11. Have all changes in investments and activities been reported to the Federal Reserve on the Bank Holding Company Report of Changes in Organizational Structure (FR Y-10)? This item must be completed only by top-tier bank holding companies. Top-tier bank holding companies must not leave blank or enter "N/A." Lower-tier bank holding companies should report "N/A." The top-tier bank holding company must enter "1" for yes or for no changes to report; or enter "0" for no. If the answer to this question is no, complete the FR Y-10.	BHCK					11.
	6416	1				
TEXT						
6428 William Gonska						
Name of bank holding company official verifying FR Y-10 reporting (Please type or print)						
12. Intangible assets other than goodwill:						
a. Mortgage servicing assets.....						12.a.
(1) Estimated fair value of mortgage servicing assets.....	6438	8,832,000				12.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets.....	B026	4,792,000				12.b.
c. All other identifiable intangible assets.....	5507	5,706,000				12.c.
	bhct					
d. Total (sum of items 12.a, 12.b, and 12.c) (must equal Schedule HC, item 10.b).....	0426	19,330,000				12.d.
13. Other real estate owned:	BHCK					
a. Real estate acquired in satisfaction of debts previously contracted.....	2744	647,000				13.a.
b. Other real estate owned.....	2745	1,425,000				13.b.
	bhct					
c. Total (sum or items 13.a and 13.b) (must equal Schedule HC, item 7).....	2150	2,072,000				13.c.
14. Other borrowed money:	BHCK					
a. Commercial paper.....	2309	40,611,000				14.a.
b. Other borrowed money with a remaining maturity of one year or less.....	2332	108,239,000				14.b.
c. Other borrowed money with a remaining maturity of more than one year.....	2333	236,117,000				14.c.
	bhct					
d. Total (sum of items 14.a, 14.b, and 14.c) (must equal Schedule HC, item 16).....	3190	384,967,000				14.d.

Schedule HC-M^{3/4}Continued

15. Does the holding company sell private label or third party mutual funds and annuities? (Enter "1" for yes; enter "0" for no.).....
- | | | | |
|------|--|--|---|
| BHCK | | | |
| B569 | | | 1 |
- 15.
16. Assets under management in proprietary mutual funds and annuities.....
- | | | | |
|------|-----|-----|-----------|
| BHCK | Bil | Mil | Thou |
| B570 | | | 5,285,000 |
- 16.

The following two questions (items 17 and 18) will be used to determine if the reporting bank holding company must complete the Consolidated Bank Holding Company Report of Equity Investments in Nonfinancial Companies (FR Y-12). In most cases, these questions are only applicable to the top-tier BHC. See the line item instructions for further details.

17. Does the bank holding company hold, either directly or indirectly through a subsidiary or affiliate, any nonfinancial equity investments (see instructions for definition) within a Small Business Investment Company (SBIC) structure, or under section 4(c)(6) or 4(c)(7) of the Bank Holding Company Act, or pursuant to the the merchant banking authority of section 4(k)(4)(H) of the Bank Holding Company Act, or pursuant to the investment authority granted by Regulation K?
(Enter "1" for yes; enter "0" for no).....
- | | | | |
|------|--|--|---|
| BHCK | | | |
| C161 | | | 1 |
- 17.

If the answer to item 17 is no, your organization does not need to complete the FR Y-12. Skip item 18 and proceed to items 19.a and 19.b below.
If the answer to item 17 is yes, proceed to item 18.

18. Do your aggregate nonfinancial equity investments (see instructions for definition) equal or exceed the lesser of \$100 million (on an acquisition cost basis) or 10 percent of the bank holding company's consolidated Tier 1 capital as of the report date?
(Enter "1" for yes; enter "0" for no).....
- | | | | |
|------|--|--|---|
| BHCK | | | |
| C159 | | | 1 |
- 18.

If the answer to both item 17 and item 18 is yes, your organization must complete the FR Y-12. Skip items 19.a and 19.b and proceed to item 20 below.

If the answer to either item 17 or item 18 is no, your organization does not need to complete the FR Y-12. Proceed to items 19.a and 19.b below.

Items 19.a and 19.b are to be completed by all bank holding companies that are not required to file the FR Y-12.

19. a. Has the bank holding company sold or otherwise liquidated its holding of any nonfinancial equity investment since the previous reporting period?
(Enter "1" for yes; enter "0" for no).....
- | | | | |
|------|--|--|-----|
| BHCK | | | |
| C700 | | | N/A |
- 19.a.
- b. Does the bank holding company manage any nonfinancial equity investments for the benefit of others?
(Enter "1" for yes; enter "0" for no).....
- | | | | |
|------|--|--|-----|
| C701 | | | N/A |
|------|--|--|-----|
- 19.b.

Memoranda items 20 and 21 are to be completed only by top-tier bank holding companies who have made an effective election to become a financial holding company. See the line item instructions for further details.

20. Balances of broker-dealer subsidiaries engaged in underwriting or dealing securities pursuant to Section 4(k)(4)(E) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act:
- | | | | |
|------|-----|-------------|------|
| BHCK | Bil | Mil | Thou |
| C252 | | 625,253,000 | |
| 4832 | | 11,057,000 | |
| 4833 | | 3,479,000 | |
| 4834 | | 76,239,000 | |
| 5041 | | 10,504,000 | |
| 5043 | | 1,437,000 | |
| 5045 | | 142,125,000 | |
| 5047 | | 0 | |
| C253 | | 10,378,000 | |
- a. Net assets..... 20.a.
- b. Balances due from related institutions:
- (1) Due from the bank holding company (parent company only), gross..... 20.b.(1)
- (2) Due from the subsidiary banks of the bank holding company, gross..... 20.b.(2)
- (3) Due from nonbank subsidiaries of the bank holding company, gross..... 20.b.(3)
- c. Balances due to related institutions:
- (1) Due to bank holding company (parent company only), gross..... 20.c.(1)
- (2) Due to subsidiary banks of the bank holding company, gross..... 20.c.(2)
- (3) Due to nonbank subsidiaries of the bank holding company, gross..... 20.c.(3)
- d. Intercompany liabilities reported in items 20.c.(1), 20.c.(2), and 20.c.(3) above that qualify as liabilities subordinated to claims of general creditors..... 20.d.
21. Net assets of subsidiaries engaged in insurance or reinsurance underwriting pursuant to Section 4(k)(4)(B) of the Bank Holding Company Act as amended by the Gramm-Leach-Bliley Act..... 21.

Schedule HC-M^{3/4}Continued

Memoranda item 22 is to be completed by bank holding companies with total assets of \$30 billion or more.

22. Address (URL) for the reporting bank holding company's web page that displays risk disclosures, including those about credit and market risk.
(Example: www.examplebhc.com/riskdisclosures)

TEXT C497	http://www.citigroup.com/citigroup/fin/data/k06c.pdf
--------------	--

22.

Memoranda item 23 is to be completed by all bank holding companies.

23. Secured liabilities:.....
 a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule HC, item 14.a).....
 b. Amount of "Other borrowings" that are secured (included in Schedule HC-M, item 14.d).....

BHCK	Bil	Mil	Thou	
F064			232,000	23.a.
F065			30,482,000	23.b.

Schedule HC-N³/₄ Past Due and Nonaccrual Loans, Leases , and Other Assets

	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual			
	BHCK	Bil	Thou	BHCK	Bil	Thou	BHCK	Bil	Thou	
1. Loans secured by real estate:										
a. Construction, land development, and other land loans in domestic offices.....	2759	148,000		2769	0		3492	18,000		1.a.
b. Secured by farmland in domestic offices.....	3493	0		3494	0		3495	0		1.b.
c. Secured by 1-4 family residential properties domestic offices:										
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5398	210,000		5399	1,000		5400	90,000		1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:										
(a) Secured by first liens.....	C236	3,448,000		C237	803,000		C229	1,184,000		1.c.(2).(a)
(b) Secured by junior liens.....	C238	562,000		C239	3,000		C230	285,000		1.c.(2).(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3499	7,000		3500	0		3501	9,000		1.d.
e. Secured by nonfarm non-residential properties in domestic offices.....	3502	9,000		3503	0		3504	27,000		1.e.
f. In foreign offices.....	B572	587,000		B573	0		B574	1,004,000		1.f.
2. Loans to depository institutions and acceptances of other banks:										
a. U.S. banks and other U.S. depository institutions.....	5377	0		5378	0		5379	0		2.a.
b. Foreign banks.....	5380	0		5381	0		5382	0		2.b.
3. Loans to finance agricultural production and other loans to farmers.....	1594	1,000		1597	8,000		1583	3,000		3.
4. Commercial and industrial loans.....	1606	589,000		1607	172,000		1608	1,494,000		4.

Schedule HC-N^{3/4}Continued

	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual			
	BHCK	Bil	Thou	BHCK	Bil	Thou	BHCK	Bil	Thou	
5. Loans to individuals for household, family, and other personal expenditures:										
a. Credit Cards.....	B575	1,577,000		B576	1,015,000		B577	623,000		5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	B578	2,183,000		B579	883,000		B580	1,126,000		5.b.
6. Loans to foreign governments and official institutions.....	5389	0		5390	0		5391	0		6.
7. All other loans.....	5459	640,000		5460	10,000		5461	35,000		7.
8. Lease financing receivables:										
a. Leases to individuals for household, family, and other personal expenditures.....	F166	0		F167	0		F168	0		8.a.
b. All other leases.....	F169	150,000		F170	11,000		F171	149,000		8.b.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505	0		3506	0		3507	0		9.
10. TOTAL (sum of items 1 through 9).....	5524	10,111,000		5525	2,906,000		5526	6,047,000		10.

Amounts reported in Schedule HC-N, items 1 through 8, above include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in item 11 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

	BHCK			BHCK			BHCK			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
11. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government.....	5612	976,000		5613	2,074,000		5614	3,000		11.
a. Guaranteed portion of loans and leases (exclude rebooked "GNMA loans") included in item 11 above.....	5615	945,000		5616	1,530,000		5617	3,000		11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	C866	25,000		C867	537,000		C868	0		11.b.

Schedule HC-N^{3/4}Continued

Memoranda	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual			
	BHCK	Bil	Thou	BHCK	Bil	Thou	BHCK	Bil	Thou	
1. Restructured loans and leases included in items 1 through 8 above (and not reported in Schedule HC-C, Memoranda item 1).....	1658	3,000		1659	0		1661	14,000		M.1.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule HC-N, items 4 and 7 above.....	6558	0		6559	0		6560	0		M.2.
3. Loans and leases included in Schedule HC-N, items 1, 2, 4, 5, 6, 7, and 8 extended to non-U.S. addressees above.....	3508	2,275,000		1912	518,000		1913	3,460,000		M.3.
4. Not Applicable										
5. Loans and leases held-for-sale (included in Schedule HC-N, items 1 through 8 above)	C240	140,000		C241	173,000		C226	56,000		M.5.

Items 6 is to be reported only by bank holding companies with total consolidated assets of \$1 billion or more, or with \$2 billion or more in par/notional amounts of off-balance-sheet derivative contracts (as reported in Schedule HC-L, items 11.a through 11.e).

6. Interest rate, foreign exchange rate, and commodity and equity contracts: Fair value of amounts carried as assets.....	BHCK			BHCK			
	Bil	Mil	Thou	Bil	Mil	Thou	
	3529	0		3530	0		M.6.

7. Additions to nonaccrual assets during the quarter.....	BHCK			
	Bil	Mil	Thou	
	C410	2,727,000		M.7.
8. Nonaccrual assets sold during the quarter.....	C411	16,000		M.8.

9. Construction, land development, and other land loans in domestic offices (sum of Memorandum items 9.a and 9.b must equal Schedule HC-N, item 1.a):	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual			
	BHCK	Bil	Thou	BHCK	Bil	Thou	BHCK	Bil	Thou	
a. 1-4 family residential construction loans	F172	16,000		F174	0		F176	2,000		M.9.a.
b. Other construction loans and all land development and other land loans	F173	132,000		F175	0		F177	16,000		M.9.b.
10. Loans secured by nonfarm nonresidential properties in domestic offices (sum of Memorandum items 10.a and 10.b must equal Schedule HC-N, item 1.e):										
a. Loans secured by owner-occupied nonfarm residential properties	F178	0		F180	0		F182	12,000		M.10.a.
b. Loans secured by other nonfarm nonresidential properties	F179	9,000		F181	0		F183	15,000		M.10.b.

Schedule HC-P^{3/4} Closed-End 1-4 Family Residential Mortgage Banking Activities in Domestic Offices

Schedule HC-P is to be completed by (1) all bank holding companies with \$1 billion or more in total assets¹ and (2) bank holding companies with less than \$1 billion in total assets at which either closed-end (first and junior lien) 1-4 family residential mortgage loan originations and purchases for resale² from all sources, loan sales, or quarter-end loans held for sale in domestic offices exceed \$10 million for two consecutive quarters.

		Dollar Amounts in Thousands				
		BHCK	Bil	Mil	Thou	
1.	Retail originations during the quarter of closed-end 1-4 family residential mortgage loans for sale(2):					
	a. First liens.....	F066		3,315,000		1.a.
	b. Junior liens.....	F067		1,000		1.b.
2.	Wholesale originations and purchases during the quarter of closed-end 1-4 family residential mortgage loans for sale(2):					
	a. First liens.....	F068		23,681,000		2.a.
	b. Junior liens.....	F069		503,000		2.b.
3.	Closed-end 1-4 family residential mortgages sold during the quarter:					
	a. First liens.....	F070		22,793,000		3.a.
	b. Junior liens.....	F071		366,000		3.b.
4.	Closed-end 1-4 family residential mortgages held for sale at quarter-end (included in Schedule HC, item 4.a):					
	a. First liens.....	F072		12,381,000		4.a.
	b. Junior liens.....	F073		244,000		4.b.
5.	Noninterest income for the quarter from the sale, securitization, and servicing of closed-end 1-4 family residential mortgage loans (included in Schedule HI, items 5.f, 5.g, and 5.i).....	F184		20,000		5.

(1) The \$1 billion asset size test is generally based on the total assets reported as of June 30, of the previous calendar year.
(2) Exclude originations and purchases of closed-end 1-4 family residential mortgage loans that are held for investment.

Schedule HC-Q^{3/4} Financial Assets and Liabilities Measured at Fair Value

Schedule HC-Q is to be completed by bank holding companies that have adopted FASB Statement No. 157, "Fair Value Measurements," and (1) have elected to account for financial instruments or servicing assets and liabilities at fair value under a fair value option or (2) are required to complete Schedule HC-D--Trading Assets and Liabilities.

Dollar Amounts in Thousands

ASSETS

- 1. Loans and leases
- 2. Trading assets
- a. Nontrading securities at fair value with changes in fair value reported
in current earnings (included in Schedule HC-Q, item 2, above)
- 3. All other financial assets and servicing assets

LIABILITIES

- 4. Deposits
- 5. Trading liabilities
- 6. All other financial liabilities and servicing liabilities
- 7. Loan commitments (not accounted for as derivatives)

Fair Value Measurements for Assets and Liabilities under a Fair Value Option and Trading Assets and Liabilities (Included in Schedule HC)												
(Column A) Total Fair Value Reported on Schedule HC				(Column B) Level 2 Fair Value Measurements				(Column C) Level 3 Fair Value Measurements				
BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
F243		1,832,000		F244		1,832,000		F245		0		1.
F246		460,065,000		F247		463,193,000		F248		39,707,000		2.
F240		790,000		F241		0		F242		0		2.a.
F249		107,403,000		F250		163,264,000		F251		8,935,000		3.
F252		2,054,000		F253		1,947,000		F254		107,000		4.
F255		173,902,000		F256		280,784,000		F257		5,835,000		5.
F258		243,372,000		F259		298,644,000		F260		9,524,000		6.
F261		0		F262		0		F263		0		7.

Schedule HC-R^{3/4} Regulatory Capital

This schedule is to be submitted on a consolidated basis.

Dollar Amounts in Thousands

Tier 1 capital

	bhcx	Bil	Mil	Thou	
1. Total equity capital (from Schedule HC, item 28)	3210		122,083,000		1.
2. LESS: Net unrealized gains (losses) on available-for-sale securities (1) (if a gain, report as a positive value; if a loss, report as a negative value).....	BHCK				
	8434		1,251,000		2.
3. LESS: Net unrealized loss on available-for-sale equity securities (1) (report loss as a positive value)	A221		0		3.
4. LESS: Accumulated net gains (losses) on cash flow hedges (1) (if a gain, report as a positive value; if a loss, report as a negative value).....	4336		(2,070,000)		4.
5. LESS: Nonqualifying perpetual preferred stock	B588		0		5.
6.a. Qualifying minority interests in consolidated subsidiaries and similar items	B589		1,124,000		6.a.
b. Qualifying trust preferred securities (2)	C502		9,440,000		6.b.
7.a.LESS: Disallowed goodwill and other disallowed intangible assets	B590		40,086,000		7.a.
b.LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank holding company's own credit worthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)	F264		222,000		7.b.
8. Subtotal (sum of items 1 and 6.a. and 6.b., less items 2, 3, 4, 5, 7.a and 7.b)	C227		93,158,000		8.
9.a. LESS: Disallowed servicing assets and purchased credit card relationships	B591		883,000		9.a.
b. LESS: Disallowed deferred tax assets	5610		0		9.b.
10. Other additions to (deductions from) Tier 1 capital	B592		(853,000)		10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	8274		91,422,000		11.

Tier 2 Capital

12. Qualifying subordinated debt and redeemable preferred stock	5306		24,447,000		12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital	B593		0		13.
14. Allowance for loan and lease losses includible in Tier 2 capital	5310		10,604,000		14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221		562,000		15.
16. Other Tier 2 capital components	B594		0		16.
17. Tier 2 capital (sum of items 12 through 16)	5311		35,613,000		17.
18. Allowable Tier 2 capital (lesser of item 11 or 17)	8275		35,613,000		18.
19. Tier 3 Capital allocated for market risk	1395		0		19.
20. LESS: Deductions for total risk-based capital	B595		0		20.
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)	3792		127,035,000		21.

Total Assets for leverage ratio

	bhct				
22. Average total assets (from Schedule HC-K, item 5)	3368		1,940,880,000		22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	B590		40,086,000		23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591		883,000		24.
25. LESS: Disallowed deferred tax assets (from item 9.b above)	5610		0		25.
26. LESS: Other deductions from assets for leverage capital purposes	BHCK				
	B596		10,663,000		26.
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)	A224		1,889,248,000		27.
28.-30. Not applicable					

Capital ratios

	BHCK	Percentage	
31. Tier 1 leverage ratio (item 11 divided by item 27)	7204	4.84 %	31.
32. Tier 1 risk-based capital ratio (item 11 divided by item 62)	7206	8.26 %	32.
33. Total risk-based capital ratio (item 21 divided by item 62)	7205	11.48 %	33.

(1) Report amount included in Schedule HC, item 26.b, "Accumulated other comprehensive income."

(2) Includes subordinated notes payable to unconsolidated trusts issuing trust preferred securities net of the bank holding company's investment in the trust, and trust preferred securities issued by consolidated special purpose entities, that qualify as Tier 1 capital.

Schedule HC-R^{3/4}Continued

Bank holding companies are not required to risk-weight each on-balance sheet asset and the credit equivalent amount of each off-balance sheet item that qualifies for a risk weight of less than 100 percent (50 percent for derivatives) at its lower risk weight. When completing items 34 through 54 of Schedule HC-R, each bank holding company should decide for itself how detailed a risk-weighted analysis it wishes to perform. In other words, a bank holding company can choose from among its assets and off-balance sheet items that have a risk weight of less than 100 percent which ones to risk-weight at an appropriate lower risk weight, or it can simply risk-weight some or all of these items at a 100 percent risk weight (50 percent for derivatives).

	C000																		
	(Column A) Totals (from Schedule HC)			(Column B) Items Not Subject to Risk-Weighting			(Column C)			(Column D)			(Column E)			(Column F)			
	Allocation by Risk Weight Category																		
	0%			20%			50%			100%									
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Balance Sheet Asset Categories				BHCE			BHC0			BHC2			BHC5			BHC9			
34. Cash and due from depository institutions (Column A equals the sum of Schedule HC, items 1.a, 1.b.(1) and 1.b.(2)).....	BHCK 0010			0			26,139,000			39,300,000			0			3,888,000			34.
35. Held-to-maturity securities.....	BHCX 1754			0			0			0			0			1,000			35.
36. Available-for-sale securities.....	BHCX 1773			6,624,000			90,976,000			146,753,000			13,500,000			11,254,000			36.
37. Federal funds sold and securities purchased under agreements to resell	BHCK C225			0			242,231,000			38,687,000			0			23,007,000			37.
38. Loans and leases held for sale.....	BHCT 5369			0			0			3,513,000			10,986,000			5,229,000			38.
39. Loans and leases, net of unearned income	BHCT B528			(24,000)			12,205,000			43,951,000			165,832,000			498,078,000			39.
40. LESS: Allowance for loan and lease losses.....	BHCX 3123			9,510,000			0			0			0			0			40.
41. Trading assets.....	BHCX 3545			460,065,000			0			0			0			0			41.
42. All other assets (1).....	BHCK B639			46,147,000			2,154,000			23,903,000			4,625,000			111,452,000			42.
43. Total assets (sum of items 34 through 42).....	BHCT 2170			503,302,000			373,705,000			296,107,000			194,943,000			652,909,000			43.

(1) Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, customers' liability on acceptances outstanding, intangible assets, and other assets.

Schedule HC-R^{3/4} Continued

	(Column A) Face Value or Notional Amount			Credit Conversion Factor	(Column B) Credit Equivalent Amount (1)			(Column C)			(Column D)			(Column E)			(Column F)			
	Allocation by Risk Weight Category				0%			20%			50%			100%						
	Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Dollar Amounts in Thousands																				
Derivatives and Off-Balance Sheet Items	BHCK B546				BHCE			BHC0			BHC2			BHC5			BHC9			
44. Financial standby letters of credit.....	83,568,000			1.00 or 12.5 ²	83,568,000			10,734,000			34,730,000			3,072,000			35,032,000			44.
45. Performance standby letters of credit.....	15,861,000			.50	7,930,500			2,015,500			808,000			0			5,107,000			45.
46. Commercial and similar letters of credit.....	7,969,000			.20	1,593,800			126,800			434,000			0			1,033,000			46.
47. Risk participations in bankers acceptances acquired by the reporting institution.....	0			1.00	0			0			0			0			0			47.
48. Securities lent.....	144,170,000			1.00	144,170,000			137,484,000			6,686,000			0			0			48.
49. Retained recourse on small business obligations sold with recourse.....	0			1.00	0			0			0			0			0			49.
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement (3)	3,239,000			8.71	28,224,000												28,224,000			50.
51. All other financial assets sold with recourse.....	842,000			1.00	842,000			0			0			481,000			361,000			51.
52. All other off-balance sheet liabilities.....	3,175,000			1.00	3,175,000			5,000			0			7,000			3,163,000			52.
53. Unused commitments with an original maturity exceeding one year.....	228,257,000			.50	114,128,500			3,942,500			29,986,000			5,268,000			74,932,000			53.
54. Derivative contracts.....					281,140,000			10,760,000			159,629,000			110,751,000						54.

(1) Column A multiplied by credit conversion factor.

(2) For financial standby letters of credit to which the low-level exposure rule applies, use a credit conversion factor of 12.5 or an institution specific factor. For other financial standby letters of credit, use a credit conversion factor or 1.00.

See instructions for further information.

(3) Or institution-specific factor.

Schedule HC-R^{3/4}Continued

	(Column C)			(Column D)			(Column E)			(Column F)			
	Allocation by Risk Weight Category												
	0%			20%			50%			100%			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Dollar Amounts in Thousands													
Totals													
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54).....	BHCK B696			BHCK B697			BHCK B698			BHCK B699			55.
	538,772,800			528,380,000			314,522,000			800,761,000			
56. Risk weight factor.....	x 0%			x 20%			x 50%			x 100%			56.
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56).....	BHCK B700			BHCK B701			BHCK B702			BHCK B703			57.
	0			105,676,000			157,261,000			800,761,000			
58. Market risk equivalent assets.....										BHCK 1651			58.
										43,269,000			
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58).....										BHCK B704			59.
										1,106,967,000			
60. LESS: Excess allowance for loan and lease losses.....										BHCK A222			60.
										0			
61. LESS: Allocated transfer risk reserve.....										BHCK 3128			61.
										6,000			
62. Total risk-weighted assets (item 59 minus items 60 and 61).....										BHCK A223			62.
										1,106,961,000			

Schedule HC-R^{3/4}Continued

Memoranda

Dollar Amounts in Thousands

	BHCK	Bil	Mil	Thou	
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards.....	8764		56,489,000		M.1.

With a remaining maturity of														
(Column A) One year or less					(Column B) Over one year through five years					(Column C) Over five years				
BHCK	Tril	Bil	Mil	Thou	BHCK	Tril	Bil	Mil	Thou	BHCK	Tril	Bil	Mil	Thou
2. Notional principal amounts of derivative contracts: (1)														
a. Interest rate contracts	3809		8,468,984,000		8766		6,840,205,000		8767		4,515,769,000			M.2.a.
b. Foreign exchange contracts	3812		2,616,677,000		8769		525,107,000		8770		280,398,000			M.2.b.
c. Gold contracts	8771		86,000		8772		10,271,000		8773		835,000			M.2.c.
d. Other precious metals contracts	8774		0		8775		105,000		8776		399,000			M.2.d.
e. Other commodity contracts	8777		31,484,000		8778		14,291,000		8779		1,744,000			M.2.e.
f. Equity derivative contracts	A000		136,226,000		A001		127,662,000		A002		11,305,000			M.2.f.
g. Credit derivative contracts:														
(1) Investment grade	C980		94,317,000		C981		1,185,480,000		C982		730,776,000			M.2.g.(1)
(2) Subinvestment grade	C983		39,524,000		C984		316,151,000		C985		101,590,000			M.2.g.(2)
3. Preferred stock (including related surplus) eligible for inclusion in Tier 1 capital:														
a. Noncumulative perpetual preferred stock (included and reported in "Total equity capital," on Schedule HC)	5479		0											3.a.
b. Cumulative perpetual preferred stock (included and reported in "Total equity capital," on Schedule HC)	5990		1,000,000											3.b.
c. Other noncumulative preferred stock eligible for inclusion in Tier 1 capital (e.g., REIT preferred securities)(included in Schedule HC, item 22) ...	C498		0											3.c.
d. Other cumulative preferred stock eligible for inclusion in Tier 1 capital (excluding trust preferred securities) (included in Schedule HC, item 20 or 22)	A507		0											3.d.
4. Offsetting debit to the liability (i.e., the contra account) for Employee Stock Ownership Plan (ESOP) debt guaranteed by the reporting bank holding company (included in Schedule HC, item 27)	2771		0											4.
5. Treasury stock (including offsetting debit to the liability for ESOP debt) (included in Schedule HC, item 27):														
a. In the form of perpetual preferred stock	5483		0											5.a.
b. In the form of common stock	5484		23,833,000											5.b.
6. Market risk equivalent assets attributable to specific risk (included in Schedule HC-R, item 58).....	F031		31,333,000											6.

(1) Excluding foreign exchange contracts with an original maturity of 14 days or less and all futures contracts.

Schedule HC-S^{3/4} Servicing, Securitization, and Asset Sale Activities

		C000																				
		(Column A) 1-4 Family Residential Loans			(Column B) Home Equity Lines			(Column C) Credit Card Receivables			(Column D) Auto Loans			(Column E) Other Consumer Loans			(Column F) Commercial and Industrial Loans			(Column G) All Other Loans All Leases, and All Other Assets		
Dollar Amounts in Thousands		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
Securitization Activities																						
1. Outstanding principal balance of assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements.....																						
	BHCK B705	BHCK B706			BHCK B707			BHCK B708			BHCK B709			BHCK B710			BHCK B711					
	581,629,000	976,000			100,271,000			0			12,266,000			5,475,000			1,984,000			1.		
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:																						
a. Credit enhancing interest-only strips (included in HC-B, HC-D, or HC-F).....																						
	BHCK B712	BHCK B713			BHCK B714			BHCK B715			BHCK B716			BHCK B717			BHCK B718					
	171,000	25,000			2,699,000			0			546,000			30,000			0			2.a.		
b. Subordinated securities, and other residual interests.....																						
	BHCK C393	BHCK C394			BHCK C395			BHCK C396			BHCK C397			BHCK C398			BHCK C399					
	12,000	27,000			4,829,000			0			0			1,000			3,000			2.b.		
c. Standby letters of credit and other enhancements.....																						
	BHCK C400	BHCK C401			BHCK C402			BHCK C403			BHCK C404			BHCK C405			BHCK C406					
	1,979,000	0			0			0			0			18,000			0			2.c.		
3. Reporting institution's unused commitments to provide liquidity to structures reported in item 1.....																						
	BHCK B726	BHCK B727			BHCK B728			BHCK B729			BHCK B730			BHCK B731			BHCK B732					
	11,000	0			0			0			0			0			0			3.		
4. Past due loan amounts included in item 1:																						
a. 30-89 days past due.....																						
	BHCK B733	BHCK B734			BHCK B735			BHCK B736			BHCK B737			BHCK B738			BHCK B739					
	11,836,000	11,000			1,853,000			0			253,000			6,000			0			4.a.		
b. 90 days or more past due.....																						
	BHCK B740	BHCK B741			BHCK B742			BHCK B743			BHCK B744			BHCK B745			BHCK B746					
	5,677,000	1,000			1,528,000			0			216,000			10,000			0			4.b.		
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date)																						
a. Charge-offs.....																						
	BHCK B747	BHCK B748			BHCK B749			BHCK B750			BHCK B751			BHCK B752			BHCK B753					
	2,000	0			1,359,000			0			0			0			0			5.a.		
b. Recoveries.....																						
	BHCK B754	BHCK B755			BHCK B756			BHCK B757			BHCK B758			BHCK B759			BHCK B760					
	0	0			209,000			0			0			0			0			5.b.		

Schedule HC-S^{3/4}Continued

	(Column A) 1-4 Family Residential Loans			(Column B) Home Equity Lines			(Column C) Credit Card Receivables			(Column D) Auto Loans			(Column E) Other Consumer Loans			(Column F) Commercial and Industrial Loans			(Column G) All Other Loans All Leases, and All Other Assets			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Dollar Amounts in Thousands																						
6. Amount of ownership (or seller's) interests carried as:																						
a. Securities (included in HC-B).....				BHCK B761			BHCK B762									BHCK B763						6.a.
				0			0									1,000						
b. Loans (included in HC-C).....				BHCK B500			BHCK B501									BHCK B502						6.b.
				277,000			11,513,000									0						
7. Past due loan amounts included in interests reported in item 6.a:																						
a. 30-89 days past due.....				BHCK B764			BHCK B765									BHCK B766						7.a.
				0			0									0						
b. 90 days or more past due.....				BHCK B767			BHCK B768									BHCK B769						7.b.
				0			0									0						
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date)																						
a. Charge-offs.....				BHCK B770			BHCK B771									BHCK B772						8.a.
				0			0									0						
b. Recoveries.....				BHCK B773			BHCK B774									BHCK B775						8.b.
				0			0									0						
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions																						
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting institution to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....	BHCK B776			BHCK B777			BHCK B778			BHCK B779			BHCK B780			BHCK B781			BHCK B782			9.
	126,000			0			0			95,000			0			11,000			665,000			
10. Reporting institution's unused commitments to provide liquidity to other institution's securitization structures.....	BHCK B783			BHCK B784			BHCK B785			BHCK B786			BHCK B787			BHCK B788			BHCK B789			10.
	0			0			0			0			0			0			0			
Asset Sales																						
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized.....	BHCK B790			BHCK B791			BHCK B792			BHCK B793			BHCK B794			BHCK B795			BHCK B796			11.
	462,000			5,000			0			0			0			0			169,000			
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11....	BHCK B797			BHCK B798			BHCK B799			BHCK B800			BHCK B801			BHCK B802			BHCK B803			12.
	443,000			0			0			0			0			0			1,000			

Schedule HC-S^{3/4}Continued

Memoranda	Dollar Amounts in Thousands			
	BHCK	Bil	Mil	Thou
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:				
a. Outstanding principal balance.....	A249		0	M.1.a.
b. Amount of retained recourse or other seller-provided credit enhancements on these obligations as of the report date.....	A250		0	M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):				
a. 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....	B804		3,626,000	M.2.a.
b. 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	B805		577,442,000	M.2.b.
c. Other financial assets (1).....	A591		116,109,000	M.2.c.
3. Asset-backed commercial paper conduits:				
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:				
(1) Conduits sponsored by the bank, a bank affiliate, or the bank holding company.....	B806		1,991,000	M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions.....	B807		0	M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:				
(1) Conduits sponsored by the bank, a bank affiliate, or the bank holding company.....	B808		94,313,000	M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions.....	B809		347,000	M.3.b.(2)
4. Outstanding credit card fees and finance charges (included in Schedule HC-S, item 1, column C)(2).....	C407		1,578,000	M.4.

(1) Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.

(2) Memorandum item 4 is to be completed by (1) bank holding companies that, together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) bank holding companies that on a consolidated basis are credit card specialty holding companies (as defined in the instructions).

Notes to the Balance Sheet^{3/4} Predecessor Financial Items

For bank holding companies involved in a business combination(s) during the quarter, provide on the lines below quarterly average information for any acquired company(ies) with aggregated assets of \$10 billion or more or 5 percent of the reporting bank holding company's total consolidated assets as of the previous quarter-end, whichever is less.

		Dollar Amounts in Thousands				
		BHBC	Bil	Mil	Thou	
1.	Average loans and leases (net of unearned income).....	3516			N/A	1.
2.	Average earning assets.....	3402			N/A	2.
3.	Average total consolidated assets.....	3368			N/A	3.
4.	Average equity capital.....	3519			N/A	4.

Notes to the Balance Sheet^{3/4} Other

Enter in the lines provided below any additional information on specific line items on the balance sheet or its supporting schedules that the bank holding company wishes to explain, that has been separately disclosed in the bank holding company's quarterly reports to its shareholders, in its press releases, or on its quarterly reports to the Securities and Exchange Commission (SEC). Also include any transactions which previously would have appeared as footnotes to Schedules HC through HC-S.

Each additional piece of information disclosed should include the appropriate reference to schedule and item number, as well as a description of the additional information and the dollar amount (in thousands of dollars) associated with that disclosure.

Example

A bank holding company has guaranteed a new loan for its leveraged Employee Stock Ownership Plan (ESOP) for \$750 thousand and that amount has increased the bank holding company's long-term unsecured debt by a material amount. The bank holding company has disclosed that change to its stockholders and to the SEC. Enter on the line item below the following information:

TEXT	BHCK	Bil	Mil	Thou
0000 Sch. HC, item 16, New loan to holding company's ESOP guaranteed by bank holding company				
	0000			750

Notes to the Balance Sheet^{3/4} Other

		Dollar Amount in Thousands				
		BHCK	Bil	Mil	Thou	
1.	5356					
		5356			N/A	1.
2.	5357					
		5357			N/A	2.
3.	5358					
		5358			N/A	3.
4.	5359					
		5359			N/A	4.
5.	5360					
		5360			N/A	5.
6.	B027					
		B027			N/A	6.
7.	B028					
		B028			N/A	7.
8.	B029					
		B029			N/A	8.
9.	B030					
		B030			N/A	9.
10.	B031					
		B031			N/A	10.

Notes to the Balance Sheet^{3/4} Other, Continued

		Dollar Amounts in Thousands			
TEXT		BHCK	Bil	Mil	Thou
11.	B032				
		B032			N/A
12.	B033				
		B033			N/A
13.	B034				
		B034			N/A
14.	B035				
		B035			N/A
15.	B036				
		B036			N/A
16.	B037				
		B037			N/A
17.	B038				
		B038			N/A
18.	B039				
		B039			N/A
19.	B040				
		B040			N/A
20.	B041				
		B041			N/A

